



**Xpress Software, Inc.**

*"More than a software company - a concerned business partner."*

Dear Mr. Galligan,

Xpress Software, Inc. has been involved in the development of Income Tax Software since 1983. We have also been involved in the electronic filing of federal tax returns since the program's inception in 1985, when Mr. Bernie Radack instantiated the research project. Recently, to our acclaim, our extensive experience in electronic commerce has lead several firms outside of our industry to seek our expertise.

At this time, two financial institutions with rather large client databases have asked us to assist them in the development of an Electronic Benefits Transfer program. Similar to you, we see a potentially tremendous benefit to all parties involved by eliminating paper checks. Accomplishing such should help us obtain our main goal of providing banking services to the millions of Americans who need them, but are unable to procure them at this time.

Unfortunately, we did not receive the May 9<sup>th</sup> Federal Register until early last week. We agree that Section 207 should be required. As a result, we wish to assist our current clients in participating with, and conforming to, those requirements. It is also our intention to help the recipients to acquire account services prior to January 1, 1999.

I am aware of the discussions that several states have had with other financial institutions. Our main concern, which is shared by others as well, is **Customer Service**. Once that issue is addressed, we are confident that an acceptable product can be developed at a very economical price.

Xpress and our clients are eager to discuss these issues at your earliest convenience. We are as excited about this as we were about the electronic filing program. We also feel the savings to the government and recipient, as well as the increase in convenience to the recipient, make this a win-win proposition.

Sincerely Yours,

Floyd L. Harper, III  
President

FIH: hds  
enclosures: (none)

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